(c) whether a committee set up by the Central Government has also visited Punjab to review the implementation of these stipulations; and

(d) if so, the findings of the committee and what concessions banks will provide to the industrial units in Punjab?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN " POOJARI): (a) and (b) Yes, Sir. Reserve Bank of India has been issuing directives to the banks in Punjab from time to *time* to provide concessions to the industrial units in view of the prevailing conditions in that State. The gudelines which are currently in operation upto June 30, 1987, are as under:

(i) The officials at the Branch and Controlling levels are authorised to sanction on merits, additional limits to the extent of 50% of the existing working capital limits subject to a ceiling of Rs. 10 lakhs.

(ii) The margins after reduction in deserving cases by ten Percentage points in respect of advances against the commodities not covered by the Selective Credit Directives, should not exceed 15%.

(iii) Branch Managers are authorised to extend the period for the realisation of bills purchased and advance bills for collection by one month.

(iv) Repayment of term loan in deserving cases may be rescheduled by extending the period upto one year.

(c) and (d) A Central Team consisting of the representatives of the Central Government, Reserve Bank of India and a few selected commercial banks having substantial presence in Punjab, visited the State on 2nd and 3rd February, 1987 to review the progress of the implementation of the various concessions granted to industrial units in Punjab. Follow-up action on their recommendation has been initiated.

Investment by non-resident Indians

1105. SHRI MAHENDRA PRASAD; DR. RATNAKAR PANDEY:
SHRI MURLIDHAR CHANDRAKANT BHANDARE;

Will the PRIME MINISTER be piased to state;

(a) whether it is a fact that nonresident Indian investors have been found to be lukewarm to the setting up of projects with 74 per cent equity participation, despite the high equity participation offered;

(b) if so, how the equity investments under the Scheme have increased year after year since the introduction of the Scheme[1]; and

(c) what were the reasons for the cool response of NRI's to the scheme and how the NRI's response to this scheme compares with that to ether such NRI investment schemes?

THE MINISTER OF STATE OF THE MINISTRY OF PETROLEUM AND NATURAL GAS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BRAHM DUTT); (a) to (c) The investment approved under the 74% Equity Participation and 40% Equity Participation Schemes during the last three j calender years is given below: —

(Rupees in Crores)

	31-12-84	31-12-85	31-12-86
74%Scheme	28-31	44. 97	53. 57
40% Scheme	161. 75	363. 21	755. 17

(These figures are cumulative.)

Under the 74% Scheme, the scope for setting up of industries is limited to those listed in Appendix-I to Industrial Policy Resolution of 1956, as amended from time to time, hotels of 3 to 5 star categories, hospitals/ diagnostic centres using sophisticated medical equipments and export-oriented units. However under the 40% Scheme, NRI Investment is available to companies engaged in any manufacturing activity. Thus the scope for investment under the 40% Scheme is wider than under the 74% Scheme. '

Deposits generated by Nationalised Banks in Gujarat

1106. SHRI SHANKER SINH VAGHELA: Will the PRIME MINISTER be pleased to state:

(a) the total amount of deposits generated by various branches of Nationalised banks in Gujarat during 1984, 1985 and 1986; Bank-wise; and

(b) the Deposits raised by various co-operative Banks in Gujarat during the same period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) Deposits in the State of Gujarat of each of the 28 Public Sector Banks as on the last Friday of March, 1985, March, 1986 and September, 1986 is set out in the enclosed Statement. *(See* below).

(b) Data on deposits of 289 reporting primary urban co-operative banka in Gujarat is given velow: -

As on	Rs. in lakhs
30-6. 1984	77005. 96
30-6. 1985	92202. 84
30-6-1986	107802. 36

Statement

Bankwise Aggregate Deposits of the Public Sector Banks in the State of Gujarat

(Amount in Rs. Lakhs)

(As on the last Friday of

Name of the Bank	March 1985	March 1986	September 1986
1	2	3	
1. State Bank of India	79134	89576	94182
2. State Bank of Bikaner & Jaipur	354	635	686
3. State Bank of Hyderabad	189	193	252
4. State Bank of Indore	653	836	1051
5. State Bank of Mysore	66	101	108
6. State Bank of Patiala	82	110	96